A synopsis for Ph.D Registration

on the Topic

A Critical Evaluation of Sukanya Samriddhi Yojana in Jharkhand - A Comparative study of Dhanbad & West Singhbhum District

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INTRODUCTION

The existence of human life on the earth is impossible without the equality of both men and women. They are equally responsible for the survival of the human race on the earth. Today's nation cannot be developed without equal participation of both men and women. But the existence of the women is more important than men. The existence of human cannot be formed without her. So, to save humans from extinction we have to take measure to save girl child. It is common practice in India where people kills girl child before birth. There are various evils in our society; one of which happens to be the desire to have a boy. In Indian society, everyone wants an ideal mother, sister, wife and daughter. But theynever want that girl to be his blood relatives. Besides, there are other social evils in society that forces many parents to avoid having a girl child. These other social evils are dowrydeath, female foeticide and some other. We know that our world is created with the help of women. But according to our society it is believed that the birth of a girl child is a burden on the family or more expensive (due to dowry prices, no financial return in the future, educational & health expenses). In other words they think that they have more liability on the birth of female child than male child. In the pre-independence period, the status of women within the country was in a deprived state. The major cause of this was, there was prevalence of male dominance. Due tothis, the position of women was undermined. The major responsibilities of the women were dedicated towards the household responsibilities and they were not allowed to participate in the other task. They did not allow to express their ideas and viewpoints. But after independence , a great change in women independence and self –reliance. The status which has lost during the initial years of 19^{th} century has been retrieved by the government innovation schemes. Our women evolved through a difficult yet successful journey from :- periphery to centre ; kitchen to parlour; voiceless to voice; illiterate to Educated; dependent to independent. Thus our government formed some innovative scheme for the developmentand suppoting girl child. Such schemes are :

- Beti Bachao ,Beti padhao
- Balika Samriddhi yojana
- Kasturba Gandhi Balika Vidyalaya Scheme
- Rashtriya Madhyamik shiksha Abhiyan

- National Scholarship for Higher Education of ST Girls
- CBSE Udaan Scheme
- National Scheme of Incentive to Girls for Secondary Education
- Sukanya Samriddhi Yojana
- Ladli Lakshmi yojana

Thus there are many innovative schemes formed by the government of India . The government schemes provide financial support and promote to save the girl child.

But one of the most important and beneficial scheme is **SUKANYA SAMRIDHI YOJANA** which aims to save and educate the girl child. Now a days, the main reason of independency is to be well educated. So, Education is the main weapon through which women can become empower, independence, self-reliance etc. SUKANYA SAMRIDHI YOJANA provides financial support to the girl child. The girl child gets better opportunities to get higher education with the help of this scheme. The main vision of this scheme are:

"Beti Bachao, Beti Padhao"

Source: http:/ google.com[1]

Jharkhand, a tribal state of India of south eastern region. This research proposal aims to Investigate the effectiveness of Sukanya Samriddhi Yojana in the state of Jharkhand. Sukanya Samriddhi Yojana launched by honourable Prime minister **Sri Narendra Damodar Das**

[1]http:/google.com

Modi on **22 January 2015** which is a smallsaving scheme inIndia. It is run jointly by Ministery of Women and Child Development, Ministery of Human Resource Development and Ministery of Health and Family welfare .It is notified by the Government of India on 14th December 2014. It encourages parents of girl children to build fund to meet their girl child's education and marriage expenses as a part of **Beti Bachao Beti Padhao campaign**. One can apply for SSY through Post offices or through the branches of Public Sector Banks and three Private Sector Banks i.e HDFC Bank ,Axis Bank and ICICI Bank. The account can be opened by a parent or legal guardian of the girl child. A family can open only two SSY accounts.

Structure of SSA Yojana

I. SSA stands for Sukanya Samridhi Account Yojana.

II. Sukanya Samriddhi Account Yojana is a Government of India saving scheme targeted at the parents of girl children. Prime Minister Narendra Modi launches this scheme on 22 January 2015 in Haryana at Panipat, which is a part of Beti Bachao, Beti Padhao campaign. This account can be opened at any post office and commercial bank in the country.

III. This account can be opened in the name of a girl child till she attains the age of 10 years.

IV. Only one account can be opened in the name of a girl child but when the twins girl born then both girl's has opened account.

V. Account can be opened in Post office and Branches of authorized banks.

VI. Birth Certificate of girl child in whose name the account is opened must be submitted.

VII. Account can be opened with a minimum of ₹250 and there after any amount in multiple of ₹100 can be deposited.

VIII. Maximum ₹1,50,000 can be deposited in a financial year.

IX. The account can be transferred anywhere in India from onepost office or bank to another.

X. The account allows 50% withdrawal at the age of 18years for higher education purposes.

XI. The account reaches maturity after time period of 21years from date of opening it.

Features of SSA Yojana

I. **Need a small amount :-**SSA can be opened withn a minimum deposit of ₹250 and maximum amount up to 1.5 lakh per year. The deposits can be made in multiples of 100.

II. **Helps savefor your girl child's educational expenses:-**If you are a parent or guardian of the child aged less than 10 years, you are eligible to open a SSY Account for no more than two daughters. After the girl turns aged 18, 50% amount withdrawn to meet educational expenses.

III. **Operation of the Account:-**The guardian or parents can operate the account until the girl reaches the age of 10 years. Therefore, the girl must be eligible to operate this account once she attains the age of 18 years.

IV. **Attractive interest rates :-** The rate of interest offered on accounts for the financial year 2023-2024 is 8.2% which is compounded annually butone of the highest interest rate is 8.6% in 2018 financial year on such a small saving scheme.

V. **Need to deposit for 15 years :-**You need not make any deposit after 15 years until the deposit matures , which is 21 years from the date of account opening.

VI. **Triple tax benefits:-**On this account, we get triple tax benefit i.e EEE**(**Exempt-Exempt-Exempt) means

- Deposits up to 1.5 lakh is eligible for a deduction under section 80C of Income Tax Act.
- The interest earned on the deposit is tax free.
- Amount received upon maturity is tax free.

Vii.Premature withdrawl under special condition :- After 5 years of maintenance of the

deposit account, if the bank or post office finds that maintenance of the account is causing financial burden on the girl child for medical reason or death of guardian, premature withdrawl will be allowed .If the girl child gets married before the age of 18,life threatening diseases, girl child being orphaned or becoming a victim of a natural disaster ,up to 50% of the balance in the SSY account can be withdrawn.

How to Open Sukanya Samriddhi Account Yojana

You can open a Sukanya Samriddhi Account by visiting any of the following:-

I. Banks

II. PostOffice

Here are the steps you can follow to open your Sukanya Samriddhi Account:-

- Visit your bank or nearest post office.
- Fill the application form of Sukanya Samriddhi Yojana (Form SSA-1).
- After filling this form, you need to summit the necessary documents. These include:
    - Birth certificate of the girl child for which you want to open the account.
    - Identity Proof of the parent/guardian (Aadhar card,Pan card, voter Id)
    - Address proof: License ,Telephone bill etc.
    - Pay your first deposit. You must deposit a minimum amount of ₹250 up to ₹ 1.5 lakh.
- After submitting all the documents ,the bank will take somedays to process your application.
- After verification, your SSY account will be opened. You will be issued a Passbook.

Sukanya Samriddhi Yojana Withdrawl Rules

- Once the Sukanya Samriddhi Account duration is completed, the entire amount along with the accumulated interest can be withdrawn.
- The documents that are required for SSA Yojana withdrawl are :-
    i. Application form for the withdrawl amount.

ii. ID &Address Proof

iii. Citizenship Documents

- There can be 50% of the balance amount can be withdrawn in case of higher education or marriage after completing 18 years old or has passed class 10 whichever is earlier.

All the documents & the related fee receipts that need to be submitted for admission will be required during the withdrawl process.

Benefits of Sukanya Samriddhi Account Yojana

There are some advantages of Sukanya Samriddhi Account Yojana, which is more attractive saving scheme for investor who has a girl child. Some are :-

I. High interest rate :This scheme provides 8.2% per annum interest rate which is higher than any other small saving scheme.

II. Tax benefits : This scheme offers tax benefit under section 80C of the Income Tax Act. It is based on EEE(EXEMPT-EXEMPT-EXEMPT) where deposit money, interest earned and maturity amount are tax free.

III. Transferability: This account can be transferred to anypart of India where girl child and her family lived.

IV. Partial withdraw : This scheme allows partial withdrawl of up to 50% of the total balance amount when the girl attains the age of 18 years for higher education .

V. Financial support : This scheme provides financial security to the girl and also her parents for marriageexpenses and higher education.

VI. Reducing gender disparity : This scheme reduces the gender discrimination in the country. It gives the positive impact in the society.

Limitation of Sukanya Samriddhi Yojana

I. Restriction of number of accounts : This scheme gives restriction of number of accounts up to only two child . If the parents have third child , it is not allowed to open an account of third child.

II. Long lock – in period : The scheme has long lock – in period of 21 years means the deposited amount cannot be withdraw before the maturity period

(21years) other than partial withdrawl.

III. Interest rate change : The interest rate of this scheme has to be changed time to time which may be lower than expected in future.

IV. Limited usage : The amount which can be deposited in this scheme has limited usage which is only for higher education and marriage purpose.

V. Lack of loan facility : There is no loan facility on this scheme that many long term investment scheme have.

Table1:Sukanya Samriddhi Account Scheme Deposit interest rate

PERIOD	DEPOSIT RATE OF INTEREST
03.12.2014 to 31.3.2015	9.10%
01.04.2015 to 31.03.2016	9.2%
01.04.2016 to 30.09.2016	8.6%
01.10.2016 to31.03.2017	8.5%
01.04.2017 to 30.06.2017	8.4%
01.07.2017 to 31.12.2017	8.3%
01.01.2018 to 30.09.2018	8.1%
01.10.2018 to 30.06.2019	8.5%
01.07.2019 to 31.03.2020	8.4%
01.04.2020 to 31.03.2022	7.6%
01.04.2023 to 30.06.2023	8.0%
01.07.2023 to 31.09.2023	8.0%
01.10.2023 to 31.12.2023	8.0%
01.01.2024 to 31.03.2024	8.2%

Source:Bankbazar.com[2]

[2]Bankbazar.com

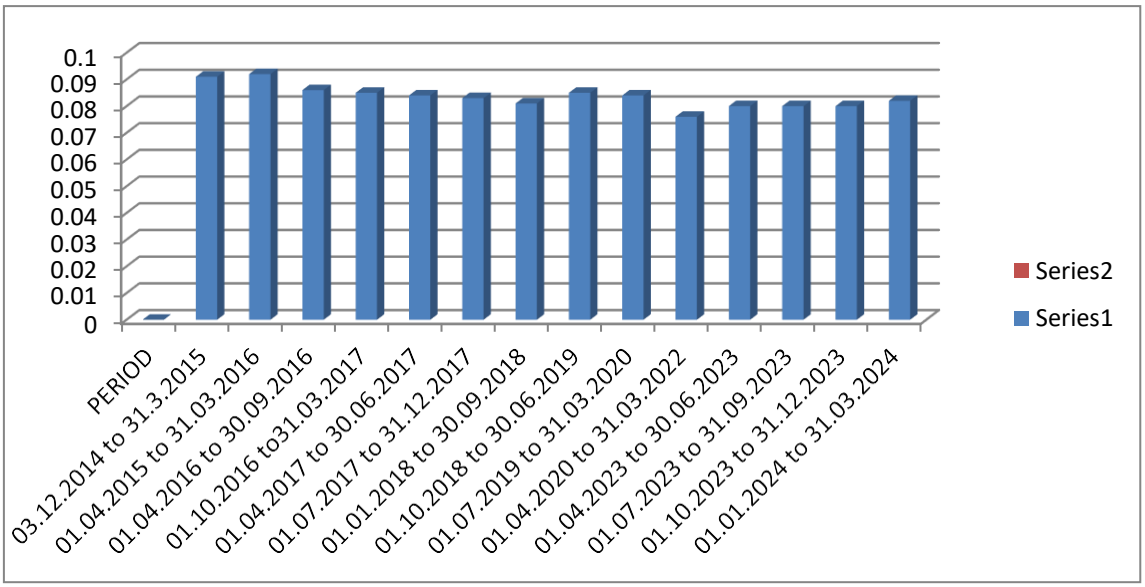
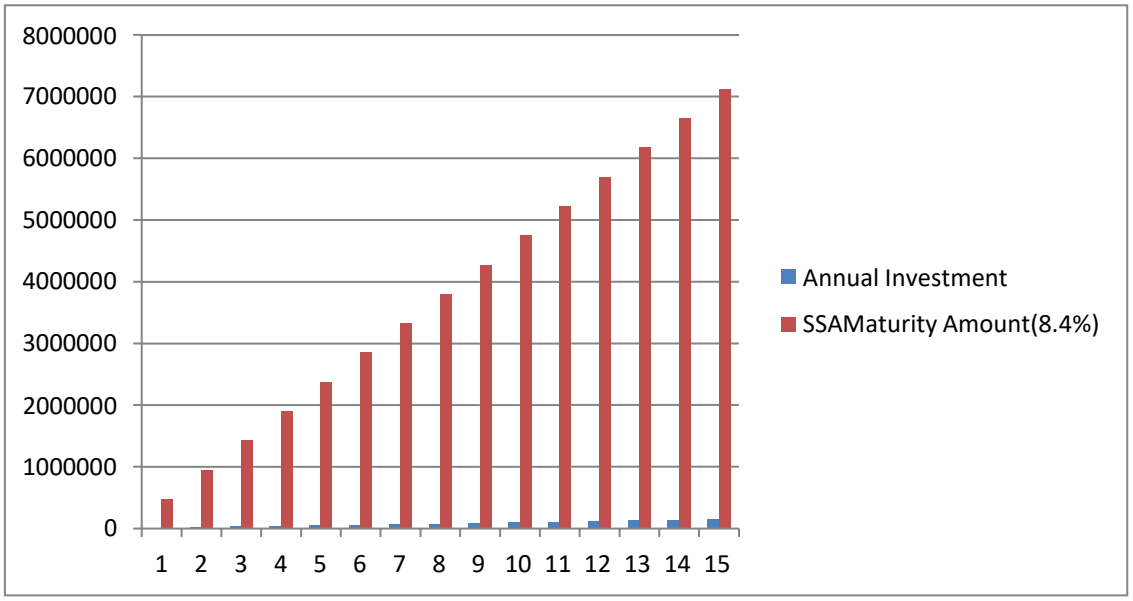


Table:2 Annual Investment& Maturity Amount of SSA

Annual Investment	SSAMaturity Amount(8.4%)
10000	475082
20000	950164
30000	1425246
40000	1900328
50000	2375410
60000	2850492
70000	3325574
80000	3800656
90000	4275738
100000	4750820
110000	5225902
120000	5700984
130000	6176066
140000	6651148
150000	7126230



Source: Bankbazar.com[3]

Table 1. shows the deposit interest rate of SSA which is changed time to time. The table shows the deposit interest rate of 2015 to 2024. Table 2. Shows the annual maturity amount of different amount deposit per year with an interest rate is 8.4% p.a.

A Brief History of Jharkhand

The word Jharkhand is derived from the two word i.e. "Jhar" means 'forest' and "Khand" means 'land' .Thus Jharkhand means Land of Forest. It is a tribal state of south eastern region of India. In the ancient period, the region was referred as Kark Khand due tolocation near Kark Rekha i.e. Tropic Of Cancer. The state shares its border with the states of West Bengal to the east, Chhattisgarh to the west, Uttar Pradesh to the northwest , Bihar to the north and Odisha to the south. Jharkhand state is formed on 15th November 2000 which are separated by Bihar. It is the 15th largest state by area and 14th largest by population. Ranchi is the capital and Dumka is sub –capital of Jharkhand. There are total 24 districts in the Jharkhand. Hindi is the official language of the state. There are many tourist places, waterfalls and holy places in this state. Its area is 79,716 square km. The total Population of Jharkhand is 32,988,134 with the census of 2011 whereas in urban 24.05% and in rural 75.95% survived.The density of population is 414 per square km. The sex ratio is 948 per 1000.More than 40 % minerals resources of India is found in Jharkhand but 39.1% of its

[3]Bankbazar.com

population is below the povertyline and 19.6% of children under five years of age are malnourished (Encyclopedia of Jharkhand). The literacy rate of Jharkhand is 66.41%. Jharkhand consists of 24 districts with population of 32,98,8134. Out of total population 24.05% lives in urban area and 75.95% lives in rural area. It is clearly show that percentage of population in rural area is highly more than urban area. **As per Census 2011,** The sex ratio of rural area is 961 for 1000 males and in urban area is 910. The average sex ratio of Jharkhand is 948 which is above than national average of 943 females per 1000 males. The child sex ratio (0-6 years) of Jharkhandis at 948 which is higher than 918 of India. It is clearly see that the average sex ratio and average child sex ratio of rural area is more thanthe urban area of Jharkhand. The literacy rate of male is 72.86% and female is 48.91% in rural areas whereas in urban area the literacy rate of male is 88.44% and female is 75.47%. Itshows that the condition of education of female in both rural and urban areas is not so good. Due to illiteracy the rural people donot awareness of various scheme which are framed by the government of India. Therefore it is necessary to depth study of the rural investor relating to the **Sukanya Samriddhi Account Yojana** which was introduced tosave girl child, educate them and financially support. Thus , todays SSA Yojana is such a scheme in which all the girls get good education and all the financial assistance for the marriage expenses. The main aim to study SSA Yojana are :-

1) Ensures financially secure future for the girl child.
2) Help parents build a fund for higher education.
3) To stop discrimination of the girls child practice of sex determinants test.

Table3: Bottom 5 Districts of Jharkhand by lowest Child Sex Ratio(0-6yrs)

S.No.	District	SexRatio(0-6 years)
1.	Dhanbad	916
2.	Bokaro & PurbiSinghbhum	923
3.	Ramgarh	927
4.	Hazaribagh	933
5.	Ranchi	938

Source: Census 2011 report[4]

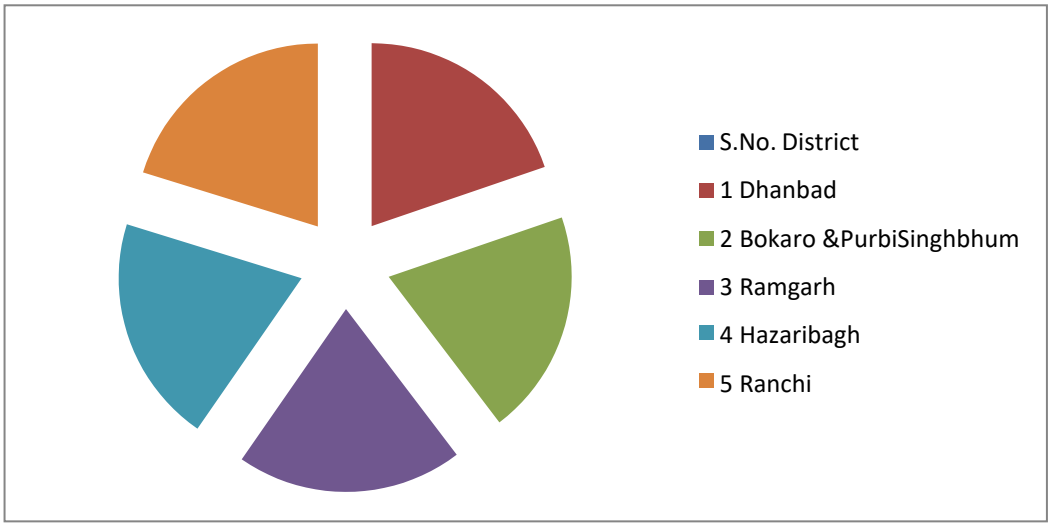


Table4:Top 5 Districts of Jharkhand by Highest Child Sex Ratio(0-6 yrs)

S.No.	Districts	SexRatio(0-6 yrs)
1.	Pashchimi Singhbhum	983
2.	Pakur	975
3.	Lohardaga	970
4.	Simdega	969
5.	Latehar	968

Source: Census 2011 report[4]

All the states across the nation have seen a great reduction in child sex ratio as per the census report 2011. It shows the great discrimination between male and female child born. According to the census report 2011, some districts of Jharkhand have seen a great drop down in child sex ratio such as Dhanbad ,Bokaro,PurbiSinghbhum, Ramgarh, Hazaribagh, Ranchi etc. The worse condition of Jharkahnd is **Dhanbad**. Its child sex ratio is 916 per1000 male child. These districts are developed area because most industries are established in that area. So there is a great need to develop or promote gender equality among the population. Many schemes were introduced to protect female child but none of themfocuses on financial empowerment. Sukanya Samriddhi Yojana was introduced in 2015 by government of India to give the financial support and to remove negative thought that girl are burden to their parents. These schemes gave relief parents from worries of bringing up girl child. Now a

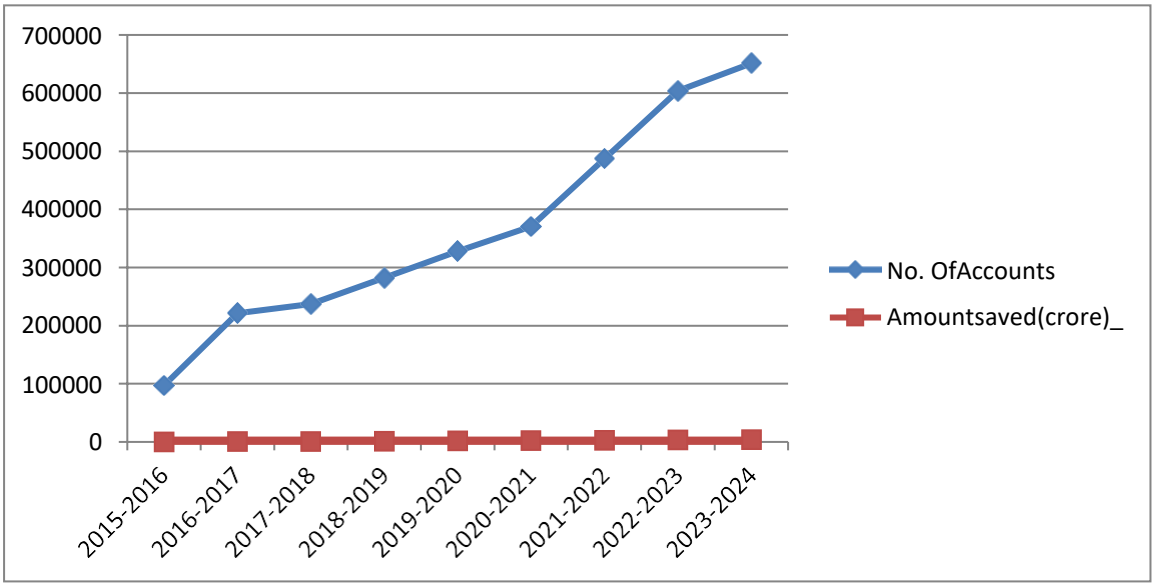
[4]Census 2011 report

days, Jharkhand has also some districts which have high child sex ratio such as **West Singhbhum(983)** ;Pakur (975);Lohardaga (970); Simdega(968) etc. There are total 6,51,109 SSA (Sukanya Samriddhi Account) has been opened in the Jharkhand till the date of 31.01.2024(National Saving Institute). The total amount can be saved for girl child approx four thousand crore in SSA.

Table 5: Statement showing No. of Accounts and Collection of SSA in Jharkhand

Year	No. OfAccounts	Amountsaved(crore)_
2015-2016	96941	103.23
2016-2017	221085	368.77
2017-2018	237356	618.74
2018-2019	282434	1008.94
2019-2020	328041	1380.11
2020-2021	370686	1881.33
2021-2022	487152	2727.79
2022-2023	603702	3380.61
2023-2024	651109	4053.07

Source: National Saving Institute, New Delhi[5]



Thus, these above data shows that SSA (Sukanya Samriddhi Account Yojana) is a helpful for girl child. This scheme has proved to be a boon for the girl child which has helped in higher education and marriage expenses. It also helped in maintaining child sex ratio.

[5] National Saving Institute , New Delhi

Literature Review

Harini & Rampal (2016),[6]Financial Inclusion- " A study on Sukanya Samriddhi Yojana". IOSR Journal of Business and Management (IOSR-JBM), 1-3 expressed that SSY is an important scheme which is beneficial for girl child. It covers the girl welfare such as higher education and marriage expenses. The main drawbacks is interest rate fluctuations year to year but it gives the equal opportunities to the girl child.

Angamuthu & Sankalpa (2016)[7] Towards SSA Yojana- A Comparative studyon Rural & Urban Areas states that all the banks whether public or private should be authorized by central government which helps in promoting this scheme better in the country.

Venketesh R & Kumar (2018)[8]- "An analysis of accountholders acceptability and satisfaction towards SSA Yojana, Journal of Business Management & Social Science Research (IBM &SSR)7 (2),33-39" expressed that if the twin girls are born in the second birth, the legal guardian can opened SSA but the facility is available up to only two girl child in general way. When the girls are shifted to other places, the account also shifted to other branches where the girls lived. This facility is done without any fee which isbeneficial for this scheme.

Malay Das (2018)[9] ," SSY as an instrument for making success the campaign of Beti Bachao Beti Padhao" states that child sex ratio is decreasing with the census 1991,2001,2011 which is a bad alarm for the girl child . This study suggests the financial burden of parents can be removed by SSY.

K.P.Ramya (2019)[10], IJM, International journal of Management" Customer Preference Towards SSY in Coimbatore City" states that it is a girl child scheme which gives high empowered to the woman. This study focuses on woman's education by supporting Sukanya Samriddhi Account scheme in Coimbatore city among200 respondents.

Rajesh M (2019)[11] ICGTES-19" An assessment of Parent's preference towards Sukanya Samriddhi Yojana" expressed that the main problem of our society is gender inequality which

[6]**Harini &Rampal(2016) " A study on SSY" IOSR-JBM p:1-3**
[7]**Angamuthu &Sankalp(2016) " Towards SSA Yojana- A comparative study on rural & urban area" JOMR6(2) p:1-8**
[8]**Venketesh R &Kumar(2018) "An Analysis of accountholders acceptability and satisfaction towards SSA, IBM& SSR 7(2) p:1-8**
[9]**Malay Das(2018) "An analysis of satisfaction towards SSY" JEIJR May 2019 volume 6, issue 5**
[10]**K P Ramya (2019) " Customer Preference Towards SSY in Coimbatore City" IJM volume 9 issue 1 Jan 2019 p: 445-448**
[11]**Rajesh M** (2019) " An assessment of parents preference towards SSY, ICGTES-19 Volume 21 issue 4

is eliminated by different government scheme. It gives the financial support and interdependence in future.

Divya Baburaj (2019)[12]" An analysis Of Satisfaction towards Sukanya Samriddhi yojana, expressed that this scheme is more beneficial to stop reducing child sex ratio. It is a small saving scheme for girl child. It attracts more investor due to its increasing return rate.

Aathira Kumar (2019)[13]:- "SSA its Awareness and Effectiveness in Urban Bengaluru" states that this schemes reduces the financial burden on the parents and also provides financialinterdependencetothegirlchild. This studyfocused ondigitizedpaymentsystem. This study showed that there is less awareness in urban Bengaluru .So, the Government has to take various steps to increase the awareness. The onlymain limitation of this studyis the high – lock-in period

RajKumar A Gupta (2023)[14]" An analysis of Sukanya Samriddhi Yojana- An overview"Journal of communication and management2023 states that it is a government backed saving scheme for girl child. It gives the more support or strength to the young girl. It focuses on potential policy changes and inflexibility in the scheme.

RELEVANCE OF THE STUDY

The study tells us about the critical evaluation of Sukanya Samriddhi Yojana in Jharkhand. As we know that there are total 24 districts in Jharkhand. So, it is not possible to study about all the districts for this research. Therefore I will take those districts whose sex ratio (male-female ratio) is the most and least i.e. **West Singhbhum & Dhanbad** in Jharkhand. In this research I will study about the comparative study of two districts about the Sukanya Samriddhi Yojana i.e. **West Singhbhum & Dhanbad** in Jharkhand.

[12]**DivyaBaburaj(2019) " JETIR May 2019 volume 6, issue 5 p:30-33**
[13]**Aathira Kumar (2019) " SSA Its awareness & effectiveness in Urban Bengaluru" IJRAR, Feb 2019 volume 6 issue 1**
[14]**Raj Kumar Gupta (2023) " an analysis of SSY", Journal of Communication Management volume 2 issue 2 p:106**

RESEARCH GAP

There are many studies focused on strength and weakness of the SSA Yojana by developing awareness among people in India to save money for girl child education and marriage expenses. But none of the studies under taken so far to study savings and investment behavior of rural and urban areas **of Dhanbad & West Singhbhum** in Jharkhand in respect of SSA Yojana. Noone can study the perception level on SSA scheme, satisfaction level and factors influence them to invest in SSA scheme **of Dhanbad & West Singhbhum** in Jharkhand. Government plays an important role to allocate fund for girl child betterment by this scheme. But noone can study the responsiveness or willingness of investor to deposit in SSA **of Dhanbad & West Singhbhum** in Jharkhand. In rural areas , they earn very low amount in a year and their standard of living is very poor and their position to educate girl is critical. So , the central government takes the way to save the girl child by this scheme. Now a days, this scheme is unknown in rural or urban areas of **Dhanbad & West Singhbhum** in Jharkhand. So , the present study explores the perception level of schemes and changes needed in the scheme to attract more people.

Significance of study

I. This research will provide the information related to Sukanya Samriddhi Account Scheme of Dhanbad & West Singhbhum in Jharkhand.
II. This study will focus on contribution made by investor of Dhanbad & West Singhbhum in Jharkhand towards the growth of girls child.
III. This research shows the past and current situation of Sukanya Samriddhi Account scheme in the state of Dhanbad & West Singhbhum in Jharkhand.
IV. This study gives the impact of Sukanya Samriddhi Account scheme on rural and Urban people of Dhanbad & West Singhbhum in Jharkhand whose have low income and promotes girl's child development.
V. This study will recommend more suggestion on the basis of findings.

Objectives of the Study

The main objectives of the study are to understand the thought and interest of investor of **Dhanbad & West Singhbhum in** Jharkhand towards Sukanya Samriddhi Account Yojana.

The main objectives of this study are:-

I. To show the outline of origin and growth of Sukanya Samriddhi Account (SSA) Scheme of Dhanbad & West Singhbhum in Jharkhand.

II. To measure the level of awareness of rural and urban people of Dhanbad & West Singhbhum in Jharkhand towards Sukanya Samriddhi Account (SSA).

III. To check the level of satisfaction among the people of Dhanbad & West Singhbhum in Jharkhand on Sukanya Samriddhi Account.

IV. To examine the perceived opinion of people on Sukanya Samriddhi Account Scheme of Dhanbad & West Singhbhum in Jharkhand .

V. To give the suggestion for the improvement in scheme for the development or favourable outcomes towards girls development by Sukanya Samriddhi Account Scheme.

Hypothesis

1. $(H_0)_1$: There is no significant difference between urban and rural investor of Dhanbad & West Singhbhum in Jharkhand in their participation in the Sukanya Samridhi Yojana (SSA).
2. $(H_0)_2$: There is no significant difference between respondent demographic factors (such as age, income, education level) and their willingness to deposit in SSA.
3. $(H_1)_1$: There is significant difference between urban and rural investor of Dhanbad & West Singhbhum in Jharkhand in their participation in the Sukanya Samridhi Yojana (SSA).
4. $(H_1)_2$: There is significant difference between respondent demographic factors

(such as age, income, education level) and their willingness to deposit in SSA.

Research Design & Methodology

The research studywill be based on simple data collection method and based on a literature review. There are some tools to help in gaining own level of accuracy in information.

Collection of Data: Primary data and Secondary data.

Sources Of Data: Questionnaire and Personal interview method will be used for primary data collection. Secondly, secondary data will becollected through electronic media, news, magazines journal etc.

Sample: For the purpose, a sample of 200 respondent of Dhanbad & West Singhbhum .

Sampling Technique: Simple random sampling and Cluster sampling technique.
Study Time Period: The study period is 10 years (2015 to 2025)
Statistical Tools of the Study:

- Percentage
- Analysis
- Ranking method
- Growth
- Simple average

Limitation of Study

I. The study is basically based on both primary and secondary data but more relevant is secondary data.
II. This study is basically related to particular selected area of Jharkhand i.e. Dhanbad & West Singhbhum . So, information is restricted or applicable in limited geographical region of Jharkhand.
III. The size of sample is restricted up to 200. If the sample size is more than we could able to get more accurate result.

Tentative Chapterization

Chapter- I	Introduction
Chapter- II	Problems , Challenges & Opportunities of SSA Yojana.
Chapter-III	An Overview & Analysis of Sukanya Samriddhi Yojana of Dhanbad & West Singhbhum in Jharkhand .
Chapter-IV	Interaction with the perception level of investors of Dhanbad & West Singhbhum in Jharkhand.
Chapter-V	Hypothesis testing and Data analysis.
Chapter-VI	Summary, Finding & Suggestions.

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